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FROM: Howard Sobelman

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RE: U.S. Serial No. 09/754,465

MESSAGE:

Amendment and Reply (8 pgs.)

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Howard Sobelman

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CONFIRMATION NO.: CLIENT MATTER NO.: 10655.9900

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I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: March 6, 2006By: Nehorah A. Mier**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE****PATENT**

Inventors: W. J. Gray, et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In reply to the Office Action dated December 5, 2005, of which this Reply is filed within the three-month statutory period for reply, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Amendments to the Specification begin on page 5 of this paper.

Remarks begin on page 6 of this paper.